

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of	)	
	)	
NELSON et al.	)	Art Unit: 3628
	)	
Patent No. 7,076,462	)	
Issue Date: July 11, 2006	)	Examiner: Siegfried E. Chencinski
	)	
Application No. 09/517,419	)	
Filing Date: March 2, 2000	)	Confirmation No.: 4393
	)	
For: SYSTEM AND METHOD FOR	)	
ELECTRONIC LOAN APPLICATION	)	
AND FOR CORRECTING CREDIT	)	
REPORT ERRORS	)	

**POWER OF ATTORNEY**  
**(Statement Under 37 C.F.R. § 3.73(b))**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Ballard Spahr Andrews & Ingersoll, LLP  
Customer Number 23859

Sir:

**ONLINE DATA EXCHANGE LLC**, is the owner of the above-identified patent application, as evidenced by the Assignment from Joseph E. Nelson and Kevin M. Darcey (Assignors) to Assignee, which Assignment has been recorded with the U.S. Patent and Trademark Office at Reel 021876, Frame 0818 as of November 25, 2008.

As a representative authorized to act on behalf of the Assignee(s), I/we hereby revoke all Powers of Attorney heretofore given and grant Power of Attorney to the attorneys/agents associated with the following Customer Number:

**Customer No. 23859**

to represent Assignee(s) in connection with all matters pertaining to the above-referenced application, with full power of substitution, association and revocation, to prosecute said

application and to transact all business in the U.S. Patent and Trademark Office connected therewith.

Address all telephone calls to Gregory J. Kirsch, at telephone number (678) 420-9300.

Address all correspondence to the address of record for Customer Number:

Customer No. 23859

ONLINE DATA EXCHANGE LLC

By: 

Name: David C Vaughn

Title: General Manager

Date: 1/05/09